



Table C.17
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
North Carolina Non-Entitlement Areas
HMDA Data 2004 - 2008

Denial Reason	2004	2005	2006	2007	2008	Total
Debt-to-income Ratio	2,047	1,959	2,251	2,196	1,768	10,221
Employment History	253	264	350	303	204	1,374
Credit History	7,721	7,649	7,445	4,327	2,762	29,904
Collateral	988	1,391	1,615	1,402	940	6,336
Insufficient Cash	615	471	466	508	340	2,400
Unverifiable Information	410	522	637	584	324	2,477
Credit Application Incomplete	747	874	913	905	483	3,922
Mortgage Insurance Denied	10	8	6	11	27	62
Other	2,912	3,814	3,248	1,392	659	12,025
Missing	4,826	4,546	4,637	3,459	2,224	19,692
Total	20,529	21,498	21,568	15,087	9,731	88,413

Table C.18
Denial Rate for Owner-Occupied Home Purchase Loan Applications by Race
North Carolina Non-Entitlement Areas
HMDA Data 2004 - 2008

Year	American Indian or Alaskan Native	Asian	Black	White	Not Applicable	No Co-Applicant	Total	Hispanic (Ethnicity)
2004	51.5%	25.3%	41.9%	19.3%	29.6%	22.3%	23.1%	35.2%
2005	46.0%	22.8%	36.0%	17.5%	29.1%	15.4%	20.9%	31.1%
2006	41.0%	19.5%	37.7%	17.3%	27.1%	7.7%	20.7%	25.2%
2007	32.1%	21.5%	32.8%	15.4%	24.7%	0.0%	18.2%	24.2%
2008	36.1%	21.1%	28.9%	15.6%	24.1%	25.0%	17.8%	23.6%
Total	42.9%	22.0%	36.3%	17.2%	27.3%	19.9%	20.4%	28.2%